

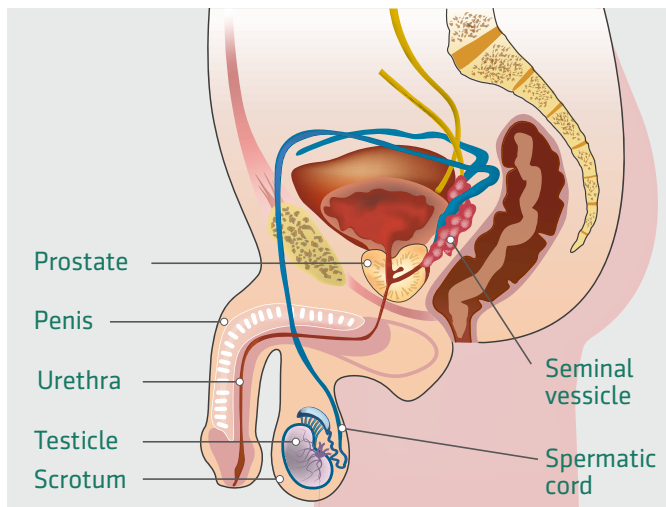


Spotlight on prostate cancer

We take a closer look at this condition including the underwriting implications for affected customers.

What makes up the prostate?

The prostate is a small gland found only in men, just below the bladder. The prostate produces a thick, white fluid that mixes with the sperm to make semen. It also produces a protein called prostate-specific antigen (PSA) that turns the semen into liquid.



What are the symptoms of prostate cancer?

In the early stages of prostate cancer, men are unlikely to have any symptoms and only begin to experience symptoms once the tumour is large enough to put pressure on the urethra (the tube that carries urine out of the body).

Symptoms of prostate cancer can include any of the following:

- difficulty passing urine;
- passing urine more frequently than usual, especially at night;
- pain when passing urine (this isn't a common symptom of prostate cancer), or
- blood in the urine (this isn't a common symptom of prostate cancer).

Key statistics

Prostate cancer is the **most common cancer in men** in the UK.



One in eight men in the UK will get prostate cancer at some point in their lives.

The risk of prostate cancer increases with age - it mainly affects **men over 50**.



Men are **two and a half times more likely** to get prostate cancer if their father or brother have been diagnosed with it.

Source: Prostate Cancer UK, What is my risk?, August 2017

These symptoms can also be caused by other things that aren't prostate cancer. For example, the prostate gland may enlarge due to other non-cancerous conditions, such as prostatitis - an infection and swelling of the prostate.

Diagnosis

If a man is experiencing symptoms that suggest prostate cancer (or a benign prostate enlargement) their doctor will usually perform an examination and ask about their general health.

Some tests that may be performed are:

- a digital rectal examination (DRE) – the doctor will feel the prostate gland and check for abnormal signs, and
- prostate specific antigen (PSA) blood test - PSA is a protein produced by normal cells and cancer cells in the prostate. It's normal to have a small amount of PSA in the blood – the amount of PSA will rise with age and as the prostate gets larger. Men with cancer of the prostate tend to have an elevated PSA, although PSA can be raised for reasons other than prostate cancer.

Treatment

Treatment will vary depending on the specific diagnosis/severity of the prostate cancer. For example, in some cases the cancer will be monitored to see whether it's growing or staying the same - further treatment may or may not be required depending on how the cancer progresses.

Other treatments that may be considered include surgical removal of the prostate gland (radical prostatectomy), radiotherapy, chemotherapy or hormone therapy.

Underwriting prostate cancer

If you have a history of prostate cancer, we'll contact your doctor for more information about your condition. The type of information we'll ask for includes:

- the specific diagnosis (including date);
- the results of all tests and investigations;
- details and outcomes of all treatment, and
- copies of relevant hospital reports.

The cover we can offer will depend on the specific details of your prostate cancer.

Life protection

If we're able to offer life protection, we might include a permanent or temporary medical rating (meaning your policy payments will be higher for either the duration of your policy or for a fixed number of years) or, in some cases, we may be able to offer it at standard rates (which means we won't make your policy payments higher because of your condition).

There are situations where we might not be able to offer you life protection. If this is the case, we'll either delay our decision (meaning we can't provide you with life protection for a set period of time) or decline your application (meaning we can't provide you with life protection at all).

Critical illness protection

We might be able to offer critical illness protection after an initial delay period following successful treatment. If cover is available, we'll apply a cancer exclusion to your cover.

Disability benefits

For disability benefits such as total permanent disability and income protection, we might be able to offer cover depending on the level of PSA present.

If you'd like guidance on whether we can consider providing cover, you can call our pre-submission underwriting helpline on 03457 83 54 73.

Find out more

Finding out that you, or a loved one, has cancer can be a worrying time for all involved.

Your doctor can provide you with information and support or you can contact [Prostate Cancer UK](#).